

<i>SERFF Tracking Number:</i>	<i>PRAE-125297060</i>	<i>State:</i>	<i>Arkansas</i>
<i>Filing Company:</i>	<i>Praetorian Insurance Company</i>	<i>State Tracking Number:</i>	<i>AR-PC-07-026141</i>
<i>Company Tracking Number:</i>	<i>PIC-OP-AR-IM-F-002</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Contractors' Equipment Program</i>		
<i>Project Name/Number:</i>	<i>On-Point/</i>		

Filing at a Glance

Company: Praetorian Insurance Company

Product Name: Contractors' Equipment
Program

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland
Marine

Filing Type: Form

SERFF Tr Num: PRAE-125297060 State: Arkansas

SERFF Status: Closed

State Tr Num: AR-PC-07-026141

Co Tr Num: PIC-OP-AR-IM-F-002 State Status:

Co Status:

Reviewer(s): Betty Montesi,
Llyweyia Rawlins, Brittany Yielding

Author: Danelle Hill

Disposition Date: 09/26/2007

Date Submitted: 09/19/2007

Disposition Status: Approved

Effective Date Requested (New): On Approval

Effective Date (New): 09/26/2007

Effective Date Requested (Renewal): On Approval

Effective Date (Renewal):

General Information

Project Name: On-Point

Project Number:

Reference Organization: AAIS

Reference Title: N/A

Filing Status Changed: 09/26/2007

State Status Changed: 09/19/2007

Corresponding Filing Tracking Number:

Filing Description:

Praetorian Insurance Company submits for your review this form addition for our Contractors' Equipment Program. We wish to add AAIS Terrorism form CL 1630 06 06 to our program.

Status of Filing in Domicile: Pending

Domicile Status Comments:

Reference Number: Most Current

Advisory Org. Circular: N/A

Deemer Date:

Company and Contact

Filing Contact Information

Danelle Hill, Senior Filing Analyst
88 Pine Street

dhill@pfgi.com
(212) 805-9879 [Phone]

<i>SERFF Tracking Number:</i>	<i>PRAE-125297060</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PIC-OP-AR-IM-F-002</i>		
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<i>Product Name:</i>	<i>Contractors' Equipment Program</i>		
<i>Project Name/Number:</i>	<i>On-Point/</i>		

New York, NY 10005 (212) 805-9806[FAX]

Filing Company Information

Praetorian Insurance Company	CoCode: 37257	State of Domicile: Illinois
Wall Street Plaza	Group Code: 796	Company Type: Property & Casualty

88 Pine Street		
New York, NY 10005	Group Name: QBE Insurance Group Ltd	State ID Number:
(212) 805-9700 ext. [Phone]	FEIN Number: 36-3030511	

<i>SERFF Tracking Number:</i>	<i>PRAE-125297060</i>	<i>State:</i>	<i>Arkansas</i>
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<i>Company Tracking Number:</i>	<i>PIC-OP-AR-IM-F-002</i>		
<i>TOI:</i>	<i>09.0 Inland Marine</i>	<i>Sub-TOI:</i>	<i>09.0005 Other Commercial Inland Marine</i>
<i>Product Name:</i>	<i>Contractors' Equipment Program</i>		
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Filing Fees

Fee Required?	Yes
Fee Amount:	\$50.00
Retaliatory?	No
Fee Explanation:	The form filing fee in Arkansas is \$50.
Per Company:	No

COMPANY	AMOUNT	DATE PROCESSED	TRANSACTION #
Praetorian Insurance Company	\$50.00	09/19/2007	15710330

SERFF Tracking Number:	PRAE-125297060	State:	Arkansas
Filing Company:	Praetorian Insurance Company	State Tracking Number:	AR-PC-07-026141
Company Tracking Number:	PIC-OP-AR-IM-F-002		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Contractors' Equipment Program		
Project Name/Number:	On-Point/		

Correspondence Summary

Dispositions

Status	Created By	Created On	Date Submitted
Approved	Llyweyia Rawlins	09/26/2007	09/26/2007

SERFF Tracking Number: PRAE-125297060

State: Arkansas

Filing Company: Praetorian Insurance Company

State Tracking Number: AR-PC-07-026141

Company Tracking Number: PIC-OP-AR-IM-F-002

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Contractors' Equipment Program

Project Name/Number: On-Point/

Disposition

Disposition Date: 09/26/2007

Effective Date (New): 09/26/2007

Effective Date (Renewal):

Status: Approved

Comment:

Rate data does NOT apply to filing.

SERFF Tracking Number:	PRAE-125297060	State:	Arkansas
Filing Company:	Praetorian Insurance Company	State Tracking Number:	AR-PC-07-026141
Company Tracking Number:	PIC-OP-AR-IM-F-002		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Contractors' Equipment Program		
Project Name/Number:	On-Point/		

Item Type	Item Name	Item Status	Public Access
Supporting Document	Uniform Transmittal Document-Property & Casualty	Approved	Yes
Form	Conditional Terrorism Exclusion	Approved	Yes

SERFF Tracking Number:	PRAE-125297060	State:	Arkansas
Filing Company:	Praetorian Insurance Company	State Tracking Number:	AR-PC-07-026141
Company Tracking Number:	PIC-OP-AR-IM-F-002		
TOI:	09.0 Inland Marine	Sub-TOI:	09.0005 Other Commercial Inland Marine
Product Name:	Contractors' Equipment Program		
Project Name/Number:	On-Point/		

Form Schedule

Review Status	Form Name	Form #	Edition Date	Form Type Action	Action Specific Data	Readability	Attachment
Approved	Conditional Terrorism Exclusion	CL 1630	06 06	Endorsement/Amendment/Conditions		0.00	CL16300606.pdf

CONDITIONAL TERRORISM EXCLUSION

NOTICE

The Terrorism Risk Insurance Program (the Program), as established under federal law, is scheduled to terminate while your policy is in effect.

The Terrorism Exclusion found in this endorsement will apply only if the federal government does not renew, extend, or otherwise replace the Program or if the conditions, definitions, or requirements of the Program are changed by the federal government and federal law no longer requires that we make Terrorism Coverage available to you.

1. The Terrorism Exclusion set forth by this endorsement becomes effective on the earliest of the following:
 - a. the date that the federal Terrorism Risk Insurance Program (the Program) established by the Terrorism Risk Insurance Act has terminated with respect to the type of insurance provided by the Coverage Part to which this endorsement applies; or
 - b. the effective date of a renewal, extension, or continuation of the Program, if federal law no longer requires that "we" make terrorism coverage available to "you" and the Program has been renewed, extended, or replaced subject to changes that:
 - 1) redefine terrorism; or
 - 2) increase "our" financial exposure under the Program; or
 - 3) impose requirements on insurance coverage for terrorism that differ from the terms, amounts, or other limitations that otherwise govern coverage for loss or damage under the "terms" of the Coverage Part to which this endorsement applies.
 2. If the Terrorism Exclusion set forth by this endorsement becomes effective, this Terrorism Exclusion:
 - a. supersedes any other endorsements that address "certified acts of terrorism", "certified terrorism loss", "non-certified acts of terrorism", and or "non-certified terrorism loss" that also apply to the Coverage Part to which this endorsement applies, but only with respect to loss or damage caused by one or more incidents of terrorism that occur on or after the effective date of this Terrorism Exclusion; and
 - b. remains in effect unless "we" notify "you" of changes to this Terrorism Exclusion.
- If a condition described above under items 1.a. and 1.b. occurs prior to the effective date of the policy period to which this endorsement applies, the Terrorism Exclusion set forth by this endorsement applies as of the effective date of that policy period.

3. If none of the conditions described above under items 1.a. and 1.b. occur, any other endorsements that address "certified acts of terrorism", "certified terrorism loss", "non-certified acts of terrorism", and or "non-certified terrorism loss" that also apply to the Coverage Part to which this endorsement applies continue to apply until "we" notify "you" of changes to such other endorsements.
4. The word terrorism, when shown in this endorsement in quotation marks, has the following meaning:

"Terrorism" means activities against persons, organizations, or property of any nature:

 - a. that involve the following or preparation for the following:
 - 1) use or threat of force or violence; or
 - 2) commission or threat of a dangerous act; or
 - 3) commission or threat of an act that interferes with or disrupts an electronic, communication, information, or mechanical system; and
 - b. when one or both of the following applies:
 - 1) the effect is to intimidate or coerce a government or the civilian population or any segment thereof, or to disrupt any segment of the economy; or
 - 2) it appears that the intent is to intimidate or coerce a government, or to further political, ideological, religious, social, or economic objectives, or to express (or express opposition to) a philosophy or ideology.

5. The following exclusion is added:

TERRORISM EXCLUSION

"We" will not pay for loss or damage caused directly or indirectly by "terrorism", including action in hindering or defending against an actual or expected incident of "terrorism". Such loss or damage is excluded regardless of any other cause or event that contributes concurrently or in any sequence to the loss or damage.

This exclusion applies only when one or more of the following are attributed to an incident of "terrorism":

- a. the "terrorism" is carried out by means of the dispersal or application of radioactive material, or through the use of a nuclear weapon or device that involves or produces a nuclear reaction, nuclear radiation, or radioactive contamination; or
- b. radioactive material is released, and it appears that one purpose of the "terrorism" was to release such material; or
- c. the "terrorism" is carried out by means of the dispersal or application of pathogenic or poisonous biological or chemical materials; or
- d. pathogenic or poisonous biological or chemical materials are released, and it appears that one purpose of the "terrorism" was to release such materials; or

- e. the total of insured damage to all types of property in the United States, its territories and possessions, Puerto Rico, and Canada exceeds \$25,000,000. In determining whether the \$25,000,000 threshold is exceeded, "we" will include all insured damage sustained by property of all persons and entities affected by the "terrorism" and business interruption losses sustained by owners or occupants of the damaged property. For the purpose of this provision, insured damage means damage that is covered by any insurance plus damage that would be covered by any insurance but for the application of any terrorism exclusions. Multiple incidents of "terrorism" which occur within a 72-hour period and appear to be carried out in concert or to have a related purpose or common leadership will be deemed to be one incident, for the purpose of determining whether the threshold is exceeded.

Item 5.e. above describes the threshold used to measure the magnitude of an incident of "terrorism" and the circumstances in which the threshold will apply, for the purpose of determining whether this Terrorism Exclusion will apply to that incident. When this Terrorism Exclusion applies to an incident of "terrorism", there is no coverage under the Coverage Part to which this endorsement applies.

- 6. When the Terrorism Exclusion set forth by this endorsement applies due to an incident of "terrorism" described above under items 5.a. or 5.b., that Terrorism Exclusion supersedes the Nuclear Hazard Exclusion in the Coverage Part to which this endorsement applies.
- 7. The following provisions are added.
 - a. Neither the "terms" of this endorsement nor the "terms" of any other terrorism endorsement attached to the Coverage Part to which this endorsement applies provide coverage for any loss or damage that would otherwise be excluded by that Coverage Part under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.
 - b. The absence of any other terrorism endorsement does not imply coverage for any loss or damage that would otherwise be excluded by the Coverage Part to which this endorsement applies under:
 - 1) exclusions that address war, military action, or nuclear hazard; or
 - 2) any other exclusion.

SERFF Tracking Number: PRAE-125297060

State: Arkansas

Filing Company: Praetorian Insurance Company

State Tracking Number: AR-PC-07-026141

Company Tracking Number: PIC-OP-AR-IM-F-002

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Contractors' Equipment Program

Project Name/Number: On-Point/

Rate Information

Rate data does NOT apply to filing.

SERFF Tracking Number: PRAE-125297060

State: Arkansas

Filing Company: Praetorian Insurance Company

State Tracking Number: AR-PC-07-026141

Company Tracking Number: PIC-OP-AR-IM-F-002

TOI: 09.0 Inland Marine

Sub-TOI: 09.0005 Other Commercial Inland Marine

Product Name: Contractors' Equipment Program

Project Name/Number: On-Point/

Supporting Document Schedules

Satisfied -Name: Uniform Transmittal Document-
Property & Casualty

Review Status:

Approved

09/26/2007

Comments:

Attachments:

F777.pdf

F778.pdf

Property & Casualty Transmittal Document

1. Reserved for Insurance Dept. Use Only	2. Insurance Department Use only <table style="width: 100%; border-collapse: collapse;"> <tr><td style="border-bottom: 1px solid black;">a. Date the filing is received:</td></tr> <tr><td style="border-bottom: 1px solid black;">b. Analyst:</td></tr> <tr><td style="border-bottom: 1px solid black;">c. Disposition:</td></tr> <tr><td style="border-bottom: 1px solid black;">d. Date of disposition of the filing:</td></tr> <tr><td style="border-bottom: 1px solid black;">e. Effective date of filing:</td></tr> <tr> <td style="width: 60%; border-bottom: 1px solid black; text-align: center;">New Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr> <td style="border-bottom: 1px solid black; text-align: center;">Renewal Business</td> <td style="border-bottom: 1px solid black;"></td> </tr> <tr><td style="border-bottom: 1px solid black;">f. State Filing #:</td></tr> <tr><td style="border-bottom: 1px solid black;">g. SERFF Filing #:</td></tr> <tr> <td style="border-bottom: 1px solid black;">h. Subject Codes</td> <td style="border-bottom: 1px solid black;"></td> </tr> </table>	a. Date the filing is received:	b. Analyst:	c. Disposition:	d. Date of disposition of the filing:	e. Effective date of filing:	New Business		Renewal Business		f. State Filing #:	g. SERFF Filing #:	h. Subject Codes	
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New Business														
Renewal Business														
f. State Filing #:														
g. SERFF Filing #:														
h. Subject Codes														

3. Group Name	Group NAIC #
QBE Insurance Group Ltd.	796

4. Company Name(s)	Domicile	NAIC #	FEIN #	State #
Praetorian Insurance Company	Illinois	37257	36-3030511	

5. Company Tracking Number	PIC-OP-AR-IM-F-002
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Contact Info of Filer(s) or Corporate Officer(s) [include toll-free number]

6.	Name and address	Title	Telephone #s	FAX #	e-mail
	Danelle Hill, Wall Street Plaza, 88 Pine Street, NY, NY 10005	Senior Filing Analyst	(866) 390-7723 (212) 805-9879	(212) 894-7821	danelle.hill@qbeamericas.com

7. Signature of authorized filer	
8. Please print name of authorized filer	Danelle Hill

Filing information (see General Instructions for descriptions of these fields)

9. Type of Insurance (TOI)	9.0000 Inland Marine
10. Sub-Type of Insurance (Sub-TOI)	9.0005 Other Commercial Inland Marine
11. State Specific Product code(s) (if applicable)[See State Specific Requirements]	
12. Company Program Title (Marketing title)	Contractors' Equipment Program
13. Filing Type	<input type="checkbox"/> Rate/Loss Cost <input type="checkbox"/> Rules <input type="checkbox"/> Rates/Rules <input checked="" type="checkbox"/> Forms <input type="checkbox"/> Combination Rates/Rules/Forms <input type="checkbox"/> Withdrawal <input type="checkbox"/> Other (give description)
14. Effective Date(s) Requested	New: Upon Approval Renewal:
15. Reference Filing?	<input checked="" type="checkbox"/> Yes <input type="checkbox"/> No
16. Reference Organization (if applicable)	AAIS
17. Reference Organization # & Title	Most Current
18. Company's Date of Filing	September 19, 2007
19. Status of filing in domicile	<input type="checkbox"/> Not Filed <input checked="" type="checkbox"/> Pending <input type="checkbox"/> Authorized <input type="checkbox"/> Disapproved

Property & Casualty Transmittal Document—

20.	This filing transmittal is part of Company Tracking #	PIC-OP-AR-IM-F-002
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21.	Filing Description [This area can be used in lieu of a cover letter or filing memorandum and is free-form text]
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Praetorian Insurance Company submits this form addition for our Contractors' Equipment Program.

22.	Filing Fees (Filer must provide check # and fee amount if applicable) [If a state requires you to show how you calculated your filing fees, place that calculation below]
<p>Check #: N/A - Sent via EFT Amount: 50.00</p> <p>Refer to each state's checklist for additional state specific requirements or instructions on calculating fees.</p>	

***Refer to the each state's checklist for additional state specific requirements (i.e. # of additional copies required, other state specific forms, etc.)

FORM FILING SCHEDULE

(This form must be provided ONLY when making a filing that includes forms)
 (Do not refer to the body of the filing for the forms listing, unless allowed by state.)

1.	This filing transmittal is part of Company Tracking #		PIC-OP-AR-IM-F-001		
2.	This filing corresponds to rate/rule filing number (Company tracking number of rate/rule filing, if applicable)		N/A		
3.	Form Name /Description/Synopsis	Form # Include edition date	Replacement or Withdrawn?	If replacement, give form # it replaces	Previous state filing number, if required by state
01	Conditional Exclusion Terrorism	CL 1630 06 06	<input checked="" type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		AR-PC-07-025983
02			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
03			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
04			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
05			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
06			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
07			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
08			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
09			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		
10			<input type="checkbox"/> New <input type="checkbox"/> Replacement <input type="checkbox"/> Withdrawn		